

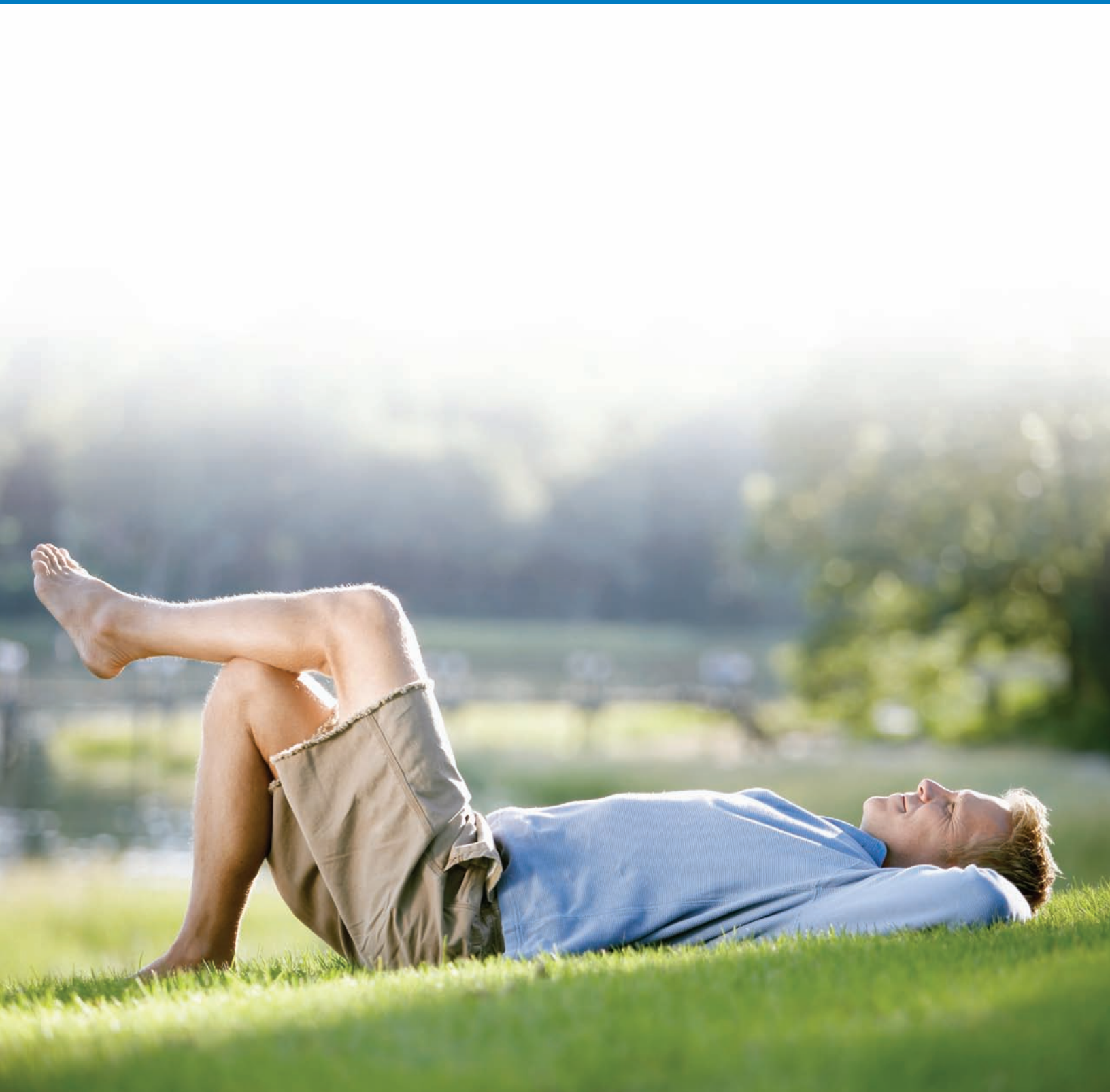
Disability Income

Retirement Savings Disability Income Insurance

Safeguarding Your Retirement Income



MetLife[®]

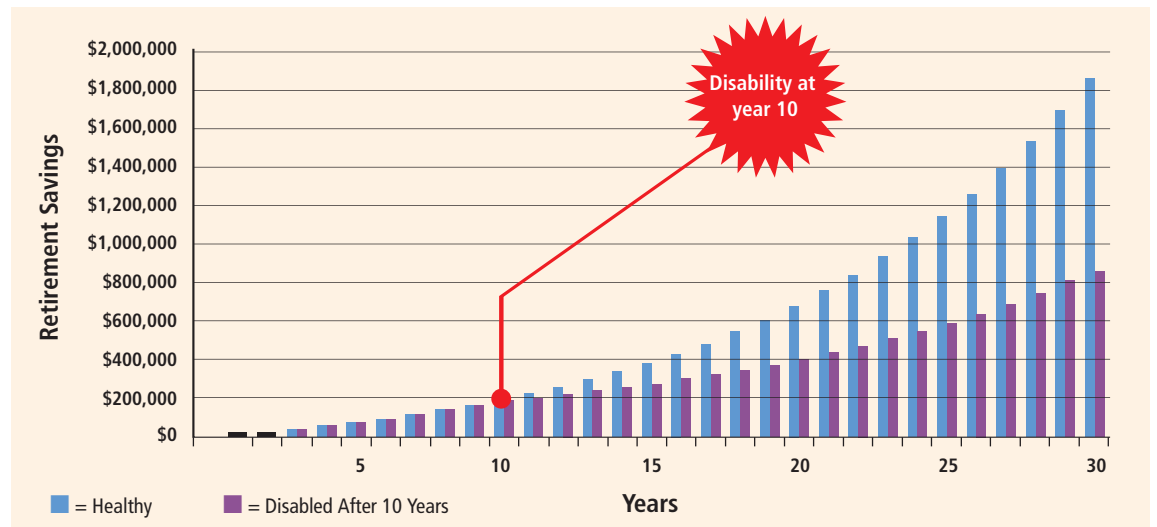


Worrying about the future is normal. That's why we make plans.

Your income allows you to pay your monthly bills, send your kids to college, and even take well-deserved vacations. But your current income is not just important for today—it's also important for tomorrow.

In a recent survey, more than half of respondents were concerned about outliving their retirement savings.¹ To make sure you still have an income long after you decide to stop working, a portion of your income probably goes into one or more retirement plans. You've probably spent a lot of time deciding how your money is distributed among various funds, evaluating risk, and increasing contribution amounts, until you have just the right balance.

How would a 54%* reduction affect your retirement plans?



The blue bars illustrate an annual 10% salary contribution (combined employee and employer contribution) for a period of 30 years. The purple bars illustrate an annual 10% salary contribution (combined employee and employer contribution) which stops after a period of 10 years due to disability and is left to accumulate interest only. Both assume a \$100,000 annual salary at year one and assume a 4% annual salary increase and a hypothetical 8%** investment return compounded annually.

In our example, the potential retirement savings lost due to disability is almost \$1 million!***

* Reduction in retirement savings from \$1,841,193 to \$854,088. Numbers are calculated based on the assumptions shown for salary, salary increase, annual contribution and interest earned.

** 8% is used for illustrative purposes only. Your rate of return may vary.

*** Retirement Savings Disability Income Insurance replaces only employee and employer retirement contributions, not the investment returns on those contributions.

How would your ability to contribute to your retirement plan be affected if you became sick or hurt and unable to work? Would you still be able to take part in a company matching retirement program?

Since your chances of becoming disabled are greater than your chances of dying prematurely,² isn't it worth putting a plan in place now to allow you to continue to save for retirement in the event of disability. Or would the money that you have invested today grow enough to support you throughout your retirement years? In most cases—probably not.

MetLife Can Help You Create Your Own Personal Safety Net

MetLife has a solution—**Retirement Savings Disability Income Insurance**. Retirement Savings Disability Income Insurance is designed to cover the loss of your retirement contributions, and any employer matching contributions, if you become sick or injured and unable to work.

How does it work?

Based on how much you, and your employer on your behalf, currently contribute to an eligible qualified retirement program, your insurance professional will help you determine the appropriate amount of MetLife Retirement Savings Disability Income Insurance coverage.

You must first apply for and be approved for coverage and sign a trust agreement.³ Then if you become disabled, and after the elimination period in your policy has been satisfied, MetLife will pay your benefits directly to a trust, which has its own separate fees.⁴ The benefits held by the trust will be invested according to your directions.⁵ Note, you will have the opportunity to choose among investments from the trust company's portfolio. Then at the later of age 65 or when you retire, or you meet other terms of the trust agreement,⁶ the assets of the trust will be distributed to you.

Now is the time to put your plan in place

No matter how far or how close you are to retirement, **Retirement Savings Disability Income Insurance** can help you increase the success of your future plans. By combining Individual Disability Income Insurance and Retirement Savings Disability Income Insurance from MetLife, your income will be protected—both today **and** tomorrow.

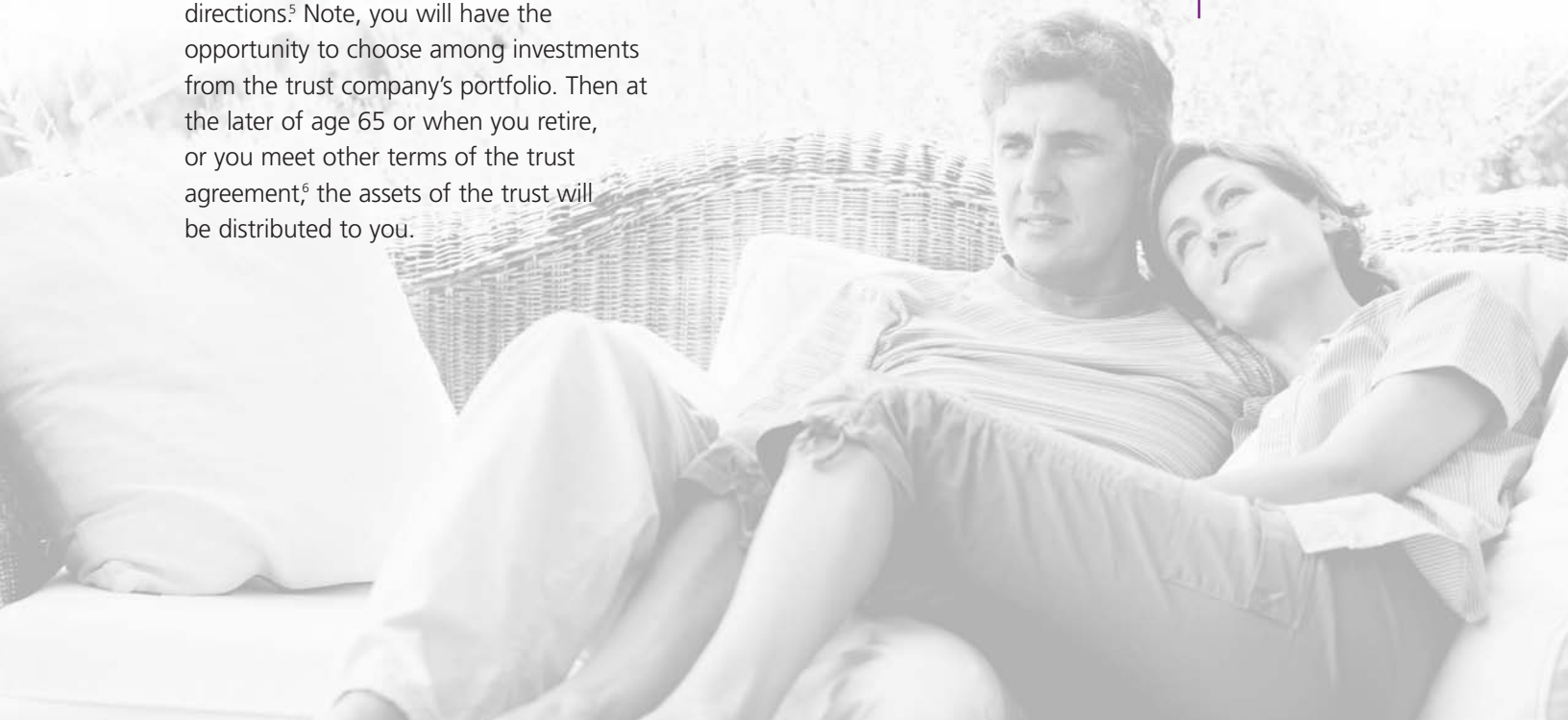
A Disability Income Insurance Leader

For more than 80 years, MetLife has been in the business of protecting the livelihoods of policyholders with disability income insurance. This commitment to the marketplace has made MetLife a leading provider of income protection products.

You can rely on MetLife

- MetLife has been an industry leader for more than 135 years.
- MetLife provides benefits to 88 of the top one hundred FORTUNE 500® Companies.⁷

Have you already reached the limit of Individual Disability Income insurance coverage that you may be able to purchase based on your income?⁸ Great news! You can purchase this coverage in addition to your current coverage.



- 1 The MetLife Study of Employee Benefits Trends, 2006
- 2 National Association of Insurance Commissioners Individual Disability Table A, 1985
- 3 If you are the owner of an IDI policy with a lifetime benefit rider, you are not eligible for this coverage.
- 4 When disability benefit payments to the trust begin, the trust will assess certain specified ongoing fees in connection with trust administration. See the trust agreement for complete details.
- 5 MetLife is not responsible for the administration of the trust, the investment of the trust assets, or the performance of the trust funds.
- 6 The principal and income accumulated in the trust will be paid to you or your estate when the trust terminates upon: (a) the later of the date: (i) you reach age sixty-five (65); (ii) disability benefits are no longer payable under the IDI insurance policy; or (iii) when you retire; or (b) your death.
- 7 FORTUNE 500®, April 2006. FORTUNE 500® is a registered trademark of FORTUNE® Magazine
- 8 If over insured, your amount of coverage may be offset by the over insured amount. If the overinsured amount exceeds your contributions to an eligible retirement plan, you are not eligible for coverage.

Neither the Retirement Savings Disability Income Insurance Policy nor the trust is a tax qualified plan and is not a substitute for an employer sponsored retirement plan or other tax qualified arrangement. Benefits paid under the policy into the trust are not entitled to the tax advantages or legal protections that are available for tax qualified pension products such as IRAs or 401(k) plans.

Like most disability income insurance policies, MetLife's policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your representative about complete costs and details.

FOR POLICIES ISSUED IN NEW YORK: These policies provide disability income insurance only. They do NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for these policies is at least 50%. This ratio is the portion of future premiums which MetLife expects to return as benefits, when averaged over all people with the applicable policy.



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